AMENDMENTS

Amend the application, without prejudice, as follows.

In the Claims.

Amend claims 1 and 20 to read as follows (actual changes to the pending claim language are shown in the attached Appendix):

1. (Amended) A computerized system for implementing a credit card program rewarding use of a credit card by the credit card holder, comprising:

   a. a credit card issued by an issuer to a holder, said credit card representing an available line of credit from said issuer for said holder and providing means of payment by said issuer for one or more purchase transactions of said holder;

   b. a data-processing computer, said computer including a database, said database storing a holder ID and a current balance associated with said holder, said current balance including a sum of all said purchase transactions and any finance or other charges minus any payments by said holder to said issuer and any refunds or other credits;

   c. a rebate tally for said holder stored in said database, said rebate tally including a portion of said sum of all said purchase transactions minus any rebate payments paid by said issuer to said holder;

   d. said computer further including means for determining whether at least one of said purchase transactions made by said holder complies with a set of pre-defined program rules; and

   e. a rebate from said issuer to said holder automatically accounted for in said database in response to at least one of said purchase transactions that complies with said pre-defined program rules.